

Debtor 1	Joseph L. Horvath, Jr.		
Debtor 2 (Spouse, if filing)			
United States Bankruptcy Court for the:	Western	District of	PA (State)
Case number	15-22885-GLT		

## Form 4100R

# Response to Notice of Final Cure Payment

10/15

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

### Part 1: Mortgage Information

Name of creditor:	BSI Financial Services as servicer for U.S. Bank Trust National Association, as Trustee of the SCIG Series III Trust			Court claim no. (if known): 7-1
Last 4 digits of any number you use to identify the debtor's account:	2	5	9	7
Property address:	332 Pittsburgh Street			
	Number	Street		
	Uniontown	PA	15401	
	City	State	ZIP Code	

### Part 2: Prepetition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim.
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the prepetition default on the creditor's claim. Creditor asserts that the total prepetition amount remaining unpaid as of the date of this response is: \$ \_\_\_\_\_

### Part 3: Postpetition Mortgage Payment

Check one:

- ☒ Creditor states that the debtor(s) are current with all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next postpetition payment from the debtor(s) is due on: 11 / 01 / 2020  
MM / DD / YYYY

- ☐ Creditor states that the debtor(s) are not current on all postpetition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

- a. Total postpetition ongoing payments due: (a) \$ \_\_\_\_\_
- b. Total fees, charges, expenses, escrow, and costs outstanding: + (b) \$ \_\_\_\_\_
- c. **Total.** Add lines a and b. (c) \$ \_\_\_\_\_

Creditor asserts that the debtor(s) are contractually obligated for the postpetition payment(s) that first became due on:

MM / DD / YYYY

Debtor 1 Joseph L. Horvath, Jr.  
First Name Middle Name Last Name

Case number (if known) 15-22885-GLT

**Part 4: Itemized Payment History**

If the creditor disagrees in Part 2 that the prepetition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all postpetition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

**Part 5: Sign Here**

**The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.**

Check the appropriate box::

- ☐ I am the creditor.
- ☒ I am the creditor's authorized agent.

**I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.**

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X /s/ Lorraine Gazzara Doyle  
Signature

Date 12 / 22 / 2020

Print Lorraine Gazzara Doyle, Esquire  
First Name Middle Name Last Name

Title \_\_\_\_\_

Company Friedman Vartolo LLP

**If different from the notice address listed on the proof of claim to which this response applies:**

Address 85 Broad Street, Suite 501  
Number Street

New York NY 10004  
City State ZIP Code

Contact phone (212) 471 - 5100

Email bankruptcy@friedmanvartolo.com